



OUR 2023 PRIORITIES FOR Using Behavioral Science for More Generous Public Policy in the United States

The Policy Lab leverages ideas42’s deep track record of expertise in behavioral science research and connections to our affiliate network of leading researchers to advance evidence-based public policies at the federal, state, and local level that foster equity and well-being for all, especially for communities that have experienced historic discrimination. By bringing together both policy and behavioral science expertise, we design policies that account for how people behave in the real world when they have multiple, often competing goals, pressures, and needs.

Critical to this perspective is the understanding that our behaviors are shaped in predictable ways by the contexts in which we live. Behaviorally informed policy designs focus not on how we believe people *should* act or even how they say they *intend* to act, but instead on how people *actually* do act in the real world. Importantly, our contexts are shaped by policy decisions made throughout history. In the United States, government decisions in past decades, from redlining, to states failing to expand Medicaid, to building highways through communities of color, have created inequities so that Black, Hispanic, Asian-American and Pacific Islander, Indigenous, and other people of color, people with low-incomes, and immigrant communities live, work, and interact with the government in contexts that may be profoundly different from the contexts of their white or wealthier counterparts. Equity-focused, behaviorally informed policy design must therefore recognize not only the importance of context in shaping behavior but also the role policy decisions have in creating the contexts we experience.

Pervasive narratives about people experiencing poverty, people of color, and the intersection between the two often drive policy and its administration. False and harmful beliefs have been used to justify the implementation of substantial barriers to access to government programs for programs that disproportionately benefit people with low-incomes and Black, Hispanic, Asian-American and Pacific Islander, Indigenous, and immigrant communities. Programs such as SNAP and Medicaid, for example, have lengthy and complicated enrollment and reverification processes. People applying for these programs have to submit extensive documentation and may need to complete an in-person interview. In contrast, non-refundable tax credits, which disproportionately benefit high income white families and children, are much easier to access. Over two-thirds of people who benefit from the mortgage tax deduction are high-income taxpayers in the top 20% of earners.¹ Similarly, even though white families make up only 67% of families in the United States, they receive 82% of the benefits from the exclusion of employer contributions for medical insurance and medical care and 84% percent of the benefits from the mortgage interest tax-deduction.² There’s no additional paperwork, appointments, signatures, or information requirements to receive these benefits other than filing one’s taxes. As a result of these types of policy decisions, the average Black and Hispanic household has only about 10 to 15 percent of the wealth that the average white household has.³

This can lead people to make one of the most common cognitive mistakes—attributing an outcome or behavior to a characteristic about the individual without recognizing how the situation shaped their behavior. In contrast, when thinking about our own behavior, we attribute it to the context. When someone else is late for a meeting, we think it is because they don’t care, but when we are late, we attribute it to extra heavy traffic. This mistake—known as the

fundamental attribution error—may in turn contribute to policy decisions that focus on changing individual behavior—such as requiring people with low incomes to participate in training programs in order to receive benefits—without recognizing the ways in which their behaviors have been shaped by policy decisions. In reality, though, poverty is a context, characterized primarily by scarcity, not just of resources, but of time.⁴ Scarcity, like any other context, elicits predictable and understandable, if sometimes counterintuitive, behaviors. Forcing people living in poverty to jump through hoops to receive benefits only contributes to the experience of scarcity and perpetuates inequality.

In order to address poverty and inequality in the United States, we must create more generous social benefit programs that don't penalize people because they are experiencing poverty.⁵ To do this, we must trust and empower people living in poverty by creating slack to increase the resources people have and cutting the costs to participate in government programs.

In 2023, the ideas42 Policy Lab will focus on advancing the following policies in the United States:



Increasing resources families have to create slack

- ▶ Create slack for families through tax credits
- ▶ Create slack for families through basic income programs
- ▶ Create slack for families through emergency savings



Reducing barriers to government programs by cutting costs to participate

- ▶ Cut costs by eliminating asset limits
- ▶ Cut costs by reducing administrative burdens
- ▶ Cut costs by improving court reminders



Increasing Resources Families Have to Create Slack



Poverty is a context of scarcity, in which people lack the resources they need to get by. Unfortunately, the systems designed to support people—the tax system, the social safety net system, or the retirement saving system—do not provide the resources people need to achieve and maintain economic security. Instead, these systems often work to perpetuate inequality and keep people trapped in conditions of chronic scarcity.

- 1. Tax System:** The tax system provides tax credits to families with low incomes in an attempt to provide additional relief. However, these tax credits often exclude those who would benefit the most, including families experiencing deep poverty, younger and older individuals, and immigrant families.
- 2. Benefits System:** The benefits system is designed to provide direct support to families through various government sponsored programs. Yet, many of these programs have onerous strings attached that make engagement difficult and do not effectively support people and communities that have been historically excluded from benefits programs.
- 3. Savings System:** The savings system aims to provide all families with short term and long term economic security. Too often, families with low incomes are left behind, struggling to make ends meet and unable to build retirement or emergency savings.

The solution is relatively simple: increase the resources families have. Specifically, people need **slack**—this could mean extra cash to help make ends meet, extra flexibility to use government-provided support when and how it's needed, or extra savings to address financial emergencies. Policymakers can create slack for families in the tax system through tax credits, in the social safety net system through basic income programs, and in the savings system through emergency savings.

CREATING SLACK

Create Slack for Families through Tax Credits

Policymakers should leverage the tax system to provide additional, direct support to families. Tax credits, specifically the Child Tax Credit (CTC) and Earned Income Tax Credit (EITC), support families with low incomes by putting extra cash in their pockets to help them afford basic necessities. In combination, the CTC and EITC keep an estimated 5.5 million children out of poverty.⁶ These tax credits are also associated with improved health and educational outcomes and help advance racial equity.

In 2021, the American Rescue Plan Act (ARPA) created additional slack for families by expanding both eligibility to and benefits received from the CTC and EITC. The CTC pulled an estimated 3 million children out of poverty in 2021, while other refundable tax credits, including the EITC, kept just under 2 million children out of poverty.⁷ In total, child poverty fell by 46% in 2021, with Black and Hispanic children experiencing the largest reductions. Unfortunately, expansions made to the CTC and EITC expired at the end of 2021 and have not been re-implemented since.

Congress should extend the expanded CTC by:

- ▶ Increasing the credit amount provided to children, especially kids under 6;
- ▶ Allowing families to receive monthly CTC checks (instead of annually via their tax return);
- ▶ Expanding eligibility to lawfully present immigrant families and children; and
- ▶ Ensuring families with the lowest incomes, who do not file taxes, still receive the credit.

Congress should improve the EITC by:

- ▶ Increasing the credit amount provided to working adults, especially those not raising children at home.
- ▶ Expanding eligibility to young adults (aged 19-24) and older adults (aged 65+).
- ▶ Expanding eligibility to lawfully present immigrant families and children.

States can take action by:

- ▶ Creating or expanding their state CTC and EITC with generous benefit amounts that are available to families with the lowest incomes and immigrant families. The EITC should be available to all workers aged 19 or older (including those not raising a child in their home).

CREATING SLACK

Create Slack for Families through Basic Income Programs

Policymakers should enact basic income programs to help families make ends meet. Guaranteed income—also referred to as guaranteed basic income—is a recurring, no-strings-attached cash payment given directly to individuals, particularly people living at or below certain income thresholds and members of historically marginalized groups.⁸ It is meant to supplement, rather than replace, the social safety net by ensuring recipients have the financial resources necessary to meet their basic needs.

Over 100 guaranteed income programs have been launched across the country. These programs are broadly supported by voters and have been successful in promoting economic security, increasing employment, advancing racial wealth equity, and improving health outcomes.⁹ To more effectively create slack and support families, guaranteed basic income programs should employ the following principles:

- ▶ **Center Equity:** Guaranteed income programs most effectively reduce poverty when they first recognize the link between systemic income inequality and historic forms of identity-based oppression. Basic income programs can help address the impacts of historic injustice by targeting people and communities historically excluded from benefits programs, wealth accumulation, and social and economic well-being—including Black, Indigenous, and Hispanic people and other people of color, women, LGBTQIA+ people, immigrants and refugees, and people with disabilities.
- ▶ **Simplify Engagement:** Too often, programs intended to increase slack for people do the opposite by imposing burdensome costs to participate: whether financial, temporal, or cognitive. The process for eligible people to learn about, apply for, and retain eligibility to guaranteed income programs should be easy and simple.
- ▶ **Community Involvement:** Guaranteed income programs must also engage the communities they're designed to serve. Washington State commissioned a study that found, for example, that basic income programs should incorporate the expertise and experiences of state agency leaders and staffers, community leaders, and people and communities historically excluded from well-being (and for whom basic income programs would benefit the most).¹⁰

States can take action by:

- ▶ Implementing a state-wide guaranteed income program that provides certain low-income and/or historically marginalized groups with recurring, no-strings-attached cash payments. This program should utilize the principles mentioned above, including centering equity, simplifying engagement, and prioritizing community involvement.
- ▶ Ensuring that any money received through local or state-provided guaranteed income programs is not considered income for the purposes of determining eligibility for other benefits programs like SNAP or TANF.

CREATING SLACK

Create Slack for Families through Emergency Savings

Policymakers should enact programs that help families build emergency savings. Emergency savings provide extra financial slack to help families weather financial emergencies, reduce stress, and increase economic security. Unfortunately, 45% of households can't pay an unexpected \$400 expense, including 65.2% of Black households—compared to 46.7% of white households.¹¹ Families without emergency savings are more likely to dip into their retirement savings or borrow money from predatory lenders and get trapped in cycles of debt.

To build emergency savings and promote financial equity, families need access to emergency savings vehicles. Whether provided by an employer, state government, or Congress, emergency savings programs should leverage principles from behavioral science to best support families:

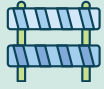
- ▶ **Automaticity and Defaults:** People are more likely to engage in behaviors that are simple and easy. Emergency savings programs that include automatic processes—like automatic enrollment—and default options—like defined contribution amounts—reduce required effort and have been shown to increase participation in savings programs and actual dollars saved.
- ▶ **Financial Incentives:** Financial rewards, even micro-incentives, can have outsized impacts on behavior. Emergency savings programs that provide additional tax credits or small cash payments to employers for offering retirement plans, or employees for participating in them, have been shown to increase savings.
- ▶ **Choice and Flexibility:** People may actively avoid engaging in certain behaviors if they feel forced or coerced into them. Emergency savings programs must not restrict participant choice; otherwise, people may avoid them. Instead, participants should be able to opt out of default program features and be given the flexibility to make penalty-free withdrawals from their emergency savings account as needed.

The federal government should help families build emergency savings by:

- ▶ Creating a national emergency savings plan that provides everyone with the option to build emergency savings, even if their employer does not offer one. This program should utilize the principles mentioned above, including automaticity and defaults, financial incentives, and choice and flexibility.

States can help families build emergency savings by:

- ▶ Implementing a state-provided emergency savings plan that provides all workers with the option to build emergency savings, even if their employer does not offer one. This program should utilize the principles mentioned above, including automaticity and defaults, financial incentives, and choice and flexibility. The state of Maryland's MarylandSaves program offers one potential model for a state-based emergency savings solution.



Reducing Barriers to Government Programs by Cutting Costs to Participate



Having access to increased resources is a necessary first step in supporting families; but the mere existence of these programs is not sufficient. Too often, the costs to participate still feel too great for families. People experiencing poverty may choose not to participate in government programs for fear of negative consequences, may struggle to access the benefits programs for which they qualify, or may struggle to navigate government processes and find themselves trapped in complicated, potentially harmful systems.

- 1. Choosing to Participate:** Government programs might appear solely beneficial at first, but program requirements can have unintended consequences that leave eligible people wary of participation. For example, resource limits can force people to choose between receiving necessary government support and saving money to build future economic security.
- 2. Accessing Support:** New and improved government benefits programs aim to support families with low incomes. However, administrative burden requirements impose financial, temporal, and cognitive participation costs on eligible recipients, sometimes preventing people from accessing the resources for which they qualify.
- 3. Navigating Systems:** Once involved in government programs and services, whether intentionally or unintentionally, it can be hard to navigate complex processes. It can be easy to get overwhelmed or simply forget about your involvement. But, this can have detrimental consequences; for example, when people fail to appear in court for minor offenses, like traffic violations.

To reduce the barriers associated with government programs and services, policymakers should cut the costs to participate. This means eliminating the resource limits that prevent people from choosing to participate in government programs, reducing the administrative burden associated with accessing government programs, and providing timely reminders that help people navigate complicated and sometimes harmful government systems, like appearing in court.

REDUCING BARRIERS

Cut Costs by Eliminating Asset Limits

Policymakers should relax or eliminate asset limits wherever possible to better help families build economic security. Many public assistance programs place limits on how many resources people can have in order to participate; for example, to qualify for Supplemental Security Insurance (SSI), an individual can't have more than \$2,000 in savings.¹² These asset limits force people who participate in government programs to live in a constant state of economic insecurity or risk losing critical benefits. Asset limits in SSI, TANF, and Medicaid have been shown to reduce savings, reduce vehicle ownership, and reduce overall wealth, respectively.¹³

Previous policy choices—like discriminatory housing policies or student loan practices—have disproportionately prevented people of color, women, and people with disabilities from being able to build resources. As a result, these groups have less wealth on average and are more susceptible to financial setbacks. Asset limits trap these groups: they cannot build up resources without risking their eligibility to critical benefits programs that help them make ends meet and overcome short-term financial setbacks. Eliminating asset limits would promote equity by ensuring that communities historically excluded from wealth-building programs can participate in programs that help them through tough times and can build longer-term economic security. Relaxing or eliminating asset limits also increases trust in government, promotes trust in financial institutions, and instills dignity and trust in people to make financial decisions for themselves.

The federal government should eliminate asset limits by:

- ▶ Passing the ASSET act, which eliminates resource limits for SNAP, TANF, and LIHEAP.¹⁴
- ▶ Passing the SSI Restoration Act, which increases resource limits for SSI.¹⁵
- ▶ Ensuring that federal agencies are reducing the burden placed on people to verify their eligibility, including reducing complexity and increasing automatic processes.

States can also eliminate asset limits by:

- ▶ Eliminating resource limits for TANF.
- ▶ Eliminating resource limits for other state-provided public assistance programs.
- ▶ Ensuring that state agencies are reducing the burden placed on people to verify their eligibility, including reducing complexity and increasing automatic processes.

REDUCING BARRIERS

Cut Costs by Reducing Administrative Burden

Policymakers should reduce the administrative burden associated with accessing government programs and services whenever possible. Administrative burden is the time, money, effort and other work people must endure to access government programs or services, like determining one’s eligibility, navigating unfamiliar processes, and completing complicated paperwork. Particularly for people living in chronic scarcity—those with limited time to gather necessary paperwork, limited money to pay required fees, or limited resources to travel to in-person appointments—administrative burdens aren’t just inconvenient; they can be the difference between accessing a critical government benefit or not.

Some administrative burdens are inevitable, but too often policymakers use them to purposely make it harder to access programs and services.¹⁶ When more explicit forms of racism were no longer available, policymakers turned to administrative burdens as a politically viable way to perpetuate systems-based racial inequality. Examples persist across critical government programs: from SNAP policies that exclude immigrants, to Medicaid policies that target Black mothers, to TANF work requirements that impact both Black and Hispanic families.¹⁷ Due to this historic discrimination, reducing administrative burden in government programs would promote racial equity by ensuring that communities historically excluded from wealth-building programs can access the programs for which they qualify. Reducing administrative burden also promotes economic growth and increases trust in government.

The federal government can reduce administrative burden by:

- ▶ Fully funding and staffing all government agencies responsible for administering government services to the public.
- ▶ Allowing states to permanently implement flexibilities that reduce administrative burden in government programs, such as SNAP and Medicaid.
- ▶ Continuing to leverage federal funding to incentivize states to permanently reduce administrative burden in their programs and services.
- ▶ Requiring that customer-facing, federally funded programs that provide critical services and benefits are not overly burdensome.
- ▶ Ensuring that policymakers and administrators do not use administrative burdens to reduce participation and subvert the goals of government programs.

States can also reduce administrative burden by:

- ▶ Fully funding and staffing all state government agencies responsible for administering government services to the public.
- ▶ Permanently implementing flexibilities that reduce administrative burden in government programs administered by the state, such as SNAP or Medicaid.
- ▶ Ensuring that state policymakers and administrators do not use administrative burdens to reduce participation and subvert the goals of state-administered government programs.

REDUCING BARRIERS

Cut Costs by Improving Court Reminders

Each year, millions of people are required to go to court, for minor offenses, such as traffic violations or disorderly conduct. Unfortunately, people miss one in three court dates, which can lead to increased fines and jail time, missed work, and trauma for the families and communities.¹⁸ Often people miss court dates for the same reasons they may miss other appointments; they are confused about the date; couldn't find transportation or child care; couldn't get off work; or had had to deal with an unexpected emergency. Ineffective communications about court dates create unnecessary friction and confusion for people, leading to severe consequences for the individual, families, and their communities.

However, simply using effective, behaviorally informed communications, including effective citation forms and text messaging, can reduce missed court dates by 36%.¹⁹ By redesigning court citation forms to make clear the purpose of the form, when and where a person needs to be, and the consequences for missing court dates and sending text message reminders, states can help keep people out of jail while saving governments and communities money. ideas42 estimates that about \$2,674 is saved for every court date attended.²⁰ Excluding start-up costs, text messages cost about 3 cents per court date and there are no additional costs for sending new forms.

Effective court communications are especially impactful for communities with the lowest incomes. Text message reminders reduced missed court dates by 27% for people living in the bottom 20% of neighborhood wealth, compared to 19% in communities with the top 80% of wealth.²¹ This simple, cost-effective solution can be implemented state-wide to improve court appearance rates.

States can also reduce administrative burden by:

- ▶ Creating a behaviorally informed court citation template that includes: clear titles that describe the purpose and required action for the recipient; the court date, time, and location of the court appearance; the consequences for missing the court date; and contact information and hours for questions.
- ▶ Requiring courts to use the template for their citations.
- ▶ Requiring the collection of phone numbers and email addresses, if not gathered elsewhere, to be used for reminders.
- ▶ Implementing a text and email messaging system that can be used by all courts in a state. Message reminders should use a helpful tone and plain language and be sent at multiple intervals ahead of the scheduled court date.

Endnotes

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